

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE

IN RE: )  
 Sharon Banner-Gordon ) Chapter 13  
 Debtor(s) ) Bk. Case No: 23-10036  
 )

**CHAPTER 13 PLAN****I. Notice**

NOTICE TO ALL CREDITORS THAT THIS PLAN AND ALL OF ITS PROVISIONS ARE SUBJECT TO DEL. BANKR. L.R. 3023-1 AND YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. IF YOU OPPOSE THE PLAN'S TREATMENT OF YOUR CLAIM OR ANY PLAN PROVISION YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST 7 DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING. THE BANKRUPTCY COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION IS FILED. SEE BANKRUPTCY RULE 3015. YOU SHOULD NOTE THE FOLLOWING (boxes must be checked by debtor(s) if applicable):

- ☒ The plan seeks to limit the amount of a secured claim, as set out in III.2, which may result in partial payment or no payment at all to the secured creditor.
- ☐ The plan will seek avoidance of a lien or security interest.
- ☐ The plan contains nonstandard provisions in paragraph VI.

**II. Plan Payments and Length of Plan:** The future earnings of the debtor are submitted to the supervision and control of the Court and the Debtor's employer or the Debtor shall pay to the trustee the sum of \$1,000.00 (monthly) for 6 months and then \$419.50 for the remaining 54 months.

**III. Plan Distribution:** From the payment so received, after deduction of allowed Trustee's commission, the Trustee shall make disbursements as follows:

**1. Priority Claims:**

Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507.

- ☒ (A) Debtor's Counsel Fees \$4,500.00
- ☐ (B) Priority Taxes
- ☐ (C) Domestic Support Obligations
- ☐ (D) Other Priority or Administrative Expenses

**2. Secured Claims—(boxes must be checked)**

- ☐ Pro-rata with or
- ☐ subsequent to dividends to priority creditors, holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:
- ☐ (A) Long term or mortgage debt -PRE-PETITION ARREARAGE ONLY, to be paid to This Section of the Plan specifically incorporates all of the provisions affecting mortgage claims as set forth in Del. Bankr. L.R. 3023-1(b) and the parties shall be so governed.
- ☐ (B) Secured Vehicle debt (cramdown) - Pro-rata payments to
- ☐ (C) Secured Vehicle debt (910 car claim) - Pro-rata payments to
- ☒ (D) Other secured debt: Pro-rata payments to Santander in the amount of \$13,000.00 @ 9.25% interest for payment in full of the value of the 2018 Jeep Cherokee. Total payments will be \$16,286.32.

**3. Surrender of Collateral and Co-Debtor Relief:**

- ☐ (A) Debtor surrenders secured collateral to Debtor(s) abandons such property and agrees that the Automatic Stay under 11 U.S.C. Section 362 is terminated as to the property and any interest in the property effective immediately on confirmation of this Plan. Claims, if any submitted by such creditor may receive a distribution under the Plan if such claims reflect an applicable deficiency balance remaining following surrender.
- ☐ (B) Co-Debtor relief under 11 USC Section 1301 is granted effective immediately upon confirmation of the Plan as to surrendered property.

**4. Unsecured Claims:**

Subsequent to dividends to priority and secured creditors, dividends to allowed non-priority general unsecured creditors shall be distributed as follows:

General unsecured creditors will be paid ☐ a dividend of 100% of their allowed claim

or ☒ a pro rata dividend of

☐ 1. \_\_\_\_\_ BIOC or

☐ 2. \_\_\_\_\_ Disp. Income x 60 months as calculated under Section 1325(b), or

☒ 3. a pro-rata dividend from the base plan, if any.

**IV. Leases or Executory Contracts:** (If applicable) The following leases or executory contracts of the debtor will be treated as follows:

Woods Edge Apartments LP - Assumed

**V. Vesting of Property:** Title to Debtor's property shall revert in the Debtor on confirmation of the Plan, except for undistributed plan payments held by the Trustee. Unless otherwise ordered, upon conversion of this case to Chapter 7 all undistributed plan payments received from a debtor's post-petition wages shall be refunded to the debtor(s). Upon dismissal, unless otherwise ordered, the Trustee is authorized to disburse undistributed plan payments to allowed claimants in accordance with this Plan.

**VI. Nonstandard Provisions:** Any other nonstandard provision placed elsewhere in this plan is void.

A. Debtor is providing for larger payments during the first 6 months of the Chapter 13 Plan to cure rent arrears to Woods Edge Apartments LP in accordance with the Bankruptcy Code.

**VII. Filing Proof of Claim Required:** A proof of claim must be filed in order to share in distributions under the plan. A proof of claim may be filed either electronically or as paper. To file an electronic claim, go to the website [www.deb.uscourts.gov](http://www.deb.uscourts.gov) and click on "File a Claim" and follow the instructions. Once the necessary information is entered the form will be automatically generated. To obtain a claim form to file a paper claim, go to the website [www.uscourts.gov](http://www.uscourts.gov) and click on "Services and Forms, then click on Bankruptcy Forms, the Select B410-Proof of Claim. Completed paper claims should be delivered or mailed to United States Bankruptcy Court, Attn: Claims, 824 Market Street, 3<sup>rd</sup> Floor, Wilmington, Delaware 19801.

/s/ Sharon Banner-Gordon  
Debtor's Signature

05/22/2023  
Date

Joint Debtor's Signature

05/22/2023  
Date

**The undersigned certifies that this plan contains no nonstandard provision other than as set forth in paragraph VI above.**

/s/Robert Masten  
Attorney for Debtor(s)

05/22/2023  
Date

CHAPTER 13 PLAN ANALYSIS**Debtors:****Date:** 05/22/2023

Sharon Banner-Gordon

Prior Bankruptcy ☐ Chapter 13 ☒Trustee Use:Estimated Length of Plan: 60

341 Meeting Date:

Continued:

Confirmed Date:

## TOTAL DEBT PROVIDED FOR UNDER THE PLAN AND ADMINISTRATIVE EXPENSES

A. Total Priority Claims (Class One)	\$4,500.00
1. Unpaid Attorney's Fees	\$4,500.00
2. Taxes	\$0.00
3. Other	\$0.00
B. Total of Payments to Cure Defaults (Class Two)	\$5,000.00
C. Total of Payment to Secured Claims (Class Three)	\$16,286.32
D. Total of Payments on Unsecured Claims (Class Four)	\$0.00
E. Sub-total	\$25,786.32
F. Total Trustee's Compensation (10% of debtors' payments)	\$2,865.15
G. Total Debt and Administrative Expenses	\$28,651.47

## RECONCILIATION WITH CHAPTER 7

H. Interest of Class Four Creditors If Chapter 7 Filed	
1. Value of debtors' interest in non-exempt property	\$0.00
2. Plus: Value of Property Recoverable Under Avoiding Powers	\$0.00
3. Less: Estimated Chapter 7 Administrative Expenses	\$0.00
4. Less: Amounts Payable to Priority Creditors other than costs of administration	\$0.00
5. Equal: Estimated Amount Payable to Class Four Creditors if Chapter 7 Filed (if negative, enter zero)	\$0.00
I. Estimated Dividend for class four under Chapter 7	0%
J. Estimate Dividend for class four under Plan	0.00%

/s/ Sharon Banner-Gordon  
Debtor's Signature

05/22/2023  
Date

Joint Debtor's Signature

05/22/2023  
Date

/s/Robert Masten

Attorney for Debtor(s)

Robert Masten

PO Box 1622,

Hockessin, DE 19707

3023582044 (Telephone)

302-353-4238 (Facsimile)

05/22/2023

Date

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

In re:	)	
	)	
SHARON LEE BANNER-GORDON,	)	Chapter 7
	)	
Debtor.	)	Case No. 23-10036-BLS
	)	

**CERTIFICATE OF SERVICE**

I, Robert I. Masten, Jr., Esq., hereby certify that on May 22, 2023, I caused to be served a true and correct copy of the Debtor's Chapter 13 Plan upon the parties listed below via First Class Mail and/or CM/ECF:

William F. Jaworski, Esq. - Chapter 13 Trustee  
824 Market Street, Ste 1002  
Wilmington, DE 19899-1351

United States Trustee  
844 King Street, Room 2207  
Lockbox #35  
Wilmington, DE 19899-0035

\*ATTACHED LIST OF CREDITORS\*

Date: May 22, 2023

CECCOTTI & MASTEN

By: /s/ Robert I. Masten, Jr.  
Robert I. Masten, Jr, Esq. (Bar No. 5033)  
2055 Limestone Road, Ste. 200-H  
Wilmington, DE 19808  
(302) 358-2044  
(302) 353-4238 (fax)  
[rmastenlaw@gmail.com](mailto:rmastenlaw@gmail.com)

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

In re:	)	
	)	
SHARON LEE BANNER-GORDON,	)	Chapter 7
	)	
Debtor.	)	Case No. 23-10036-BLS
	)	

**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a telephonic hearing will be held to consider confirmation  
the Debtor's Chapter 13 plan on June 26, 2023, at 10:00 AM.

Date: May 22, 2023

CECCOTTI & MASTEN

By: /s/ Robert I. Masten, Jr.

Robert I. Masten, Jr, Esq. (Bar No. 5033)  
2055 Limestone Road, Ste. 200-H  
Wilmington, DE 19808  
(302) 358-2044  
(302) 353-4238 (fax)  
[rmastenlaw@gmail.com](mailto:rmastenlaw@gmail.com)

Label Matrix for local noticing  
0311-1  
Case 23-10036-BLS  
District of Delaware  
Delaware  
Wed Apr 5 10:05:55 EDT 2023

U.S. Bankruptcy Court  
824 Market Street, 3rd Floor  
Wilmington, DE 19801

Ally  
P O Box 380901  
Bloomington, MN 55438-0901

Arronrnts  
309 E Paces Ferry  
Atlanta, GA 30305-2377

Bk Of Mo  
5109 S Broadband L  
Sioux Falls, SD 57108-2208

Capital One  
11013 W Broad St  
Glen Allen, VA 23060-6017

Capital One  
Po Box 85064  
Glen Allen, VA 23058

(p)CONTINENTAL FINANCE COMPANY  
PO BOX 3220  
BUFFALO NY 14240-3220

Creditonebnk  
Pob 98872  
Las Vegas, NV 89193-8872

Department of Labor  
Division of Unemployment Insurance  
P.O. Box 9953  
Wilmington, DE 19809-0953

Edfinancial  
120 N Seven Oaks D  
Knoxville, TN 37922-2359

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104-4868

Kentmere Rehab  
Wilmington, DE

Midnight Velvet  
1112 7th Ave  
Monroe, WI 53566-1364

Monroe And Main  
1112 7th Ave  
Monroe, WI 53566-1364

Montgomery Ward  
1112 7th Ave  
Monroe, WI 53566-1364

New Castle County/Law  
Attention: Bill Weisel  
87 Reads Way  
New Castle, DE 19720-1648

Option Care  
Newark De

Santander  
8585 N Stemmons Fw  
Dallas, TX 75247-3836

Seventh Avenue  
1112 7th Ave  
Monroe, WI 53566-1364

State of Delaware  
Division of Revenue  
820 N. French Street, 8th Floor  
Wilmington, DE 19801-3509

U.S. Trustee  
Office of the United States Trustee  
J. Caleb Boggs Federal Building  
844 King Street, Suite 2207  
Lockbox 35  
Wilmington, DE 19801-3519

Webbank/Gtn  
6250 Ridgewood Roa  
Saint Cloud, MN 56303-0820

Webbnk/Fhut  
6250 Ridgewood Roa  
Saint Cloud, MN 56303-0820

Woods Edge  
Odin Properties  
1204 Terra Hill Drive  
Edgemoor, De 19809-3520

Woods Edge Apartments LP  
c/o Garibian Law  
Brandywine Plaza East, 1523 Concord Pike  
Wilmington, DE 19803-3653

David W. Carickhoff  
Archer & Greiner, P.C.  
300 Delaware Ave, Suite 1100  
Wilmington, DE 19801-1670

Robert I. Masten, Jr.  
Ceccotti & Masten  
PO Box 1622  
Hockessin, DE 19707-5622

Sharon Lee Banner-Gordon  
1207 Westlawn Court  
Apt 4B  
Wilmington, De 19809-3325

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Celtic/Cont  
Pob 8099  
Newark, DE 19714

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Cb Indigo/Gf	(u)Fettifht/Web	(u)Fingerhut/Gettington Minneapolis, MD
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(u)Rapita Capital	(u)Sbnaselflndr	(u)Tbom/Vt
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End of Label Matrix	
Mailable recipients	28
Bypassed recipients	6
Total	34